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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 97171-00006
Applicants: Steven C. Halper and Constance A. Wilson
Serial No.: 09/993,072
Filing Date: 11/13/2001
Title: Predatory Lending Detection System and Method Therefor

Examiner: Kirsten Sachwitz Apple
Art Unit: 3693

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Response to Restriction Requirement
2. Transmittal Sheet
3. Postcard Receipt¹

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

2/16/2007
Date

Respectfully submitted,

Mark E. Nikolsky
Registration No. 48,319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

Check One and Complete:

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By:
Mark E. Nikolsky

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Pre Patent Application of
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and
Method Therefor

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(Date of Deposit)

Mark E. Nikolsky 2/16/2007
Mark E. Nikolsky (Date)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

This is an Response to the outstanding Restriction Requirement dated January
16, 2007 on the above-identified application. The time period for response extends to
and includes February 16, 2007.

Listing of the Claims begin on page 2 of this response.

Remarks begin on page 11 of this response.